

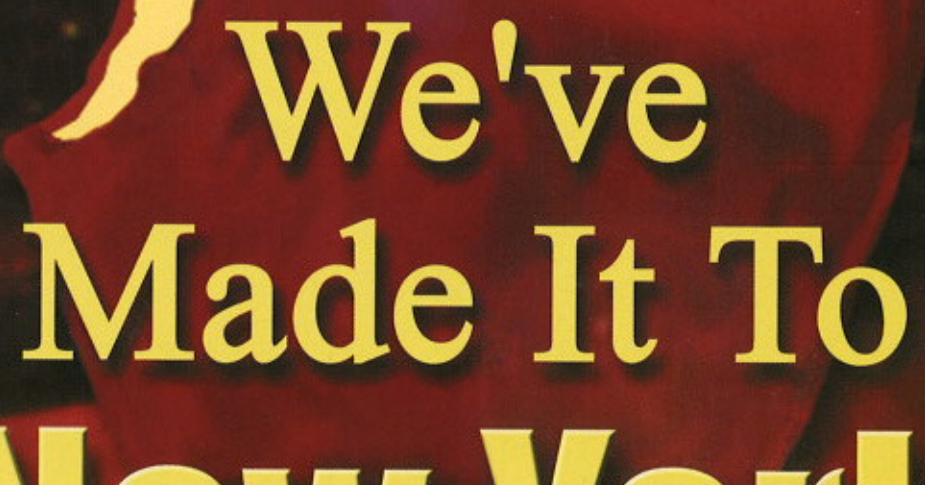
A graphic of a red spotlight with a white beam of light shining down from the top left corner, illuminating the word "SPOTLIGHT".

# SPOTLIGHT

VOLUME 33

OCTOBER 2000

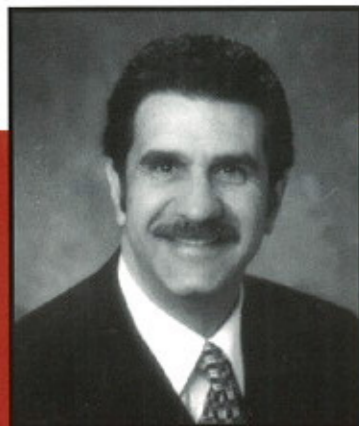
NUMBER 10

A large red apple with a yellow outline of the state of New York cut out of its side. A bright red starburst light is positioned on the apple's surface.

## We've Made It To New York

AIL Licenses with New York as  
**National Income Life**

A Monthly Publication of American Income Life Insurance Company



from the desk of  
**Roger Smith**  
Executive Vice President,  
Director of Agencies

## AIL Takes On The Big Apple

It was once said that "all great achievements require time." I haven't read anything in a long time that seems to be more fitting to what's going on at AIL, at this time, than this. Since AIL was founded, almost a half century ago, we have sought to do business in New York State, the largest labor movement resource in the country, with more than 2.3 million members or 16 percent of New York's per capita population. However, just as with any great accomplishment this too took time.

After years of persistence, dedication and an unflinching drive to succeed, AIL is now licensed in the state of New York as National Income Life Insurance Company. AIL and National Income have been officially welcomed, with open arms, by New York's AFL-CIO. Below is **Resolution 30\*** which was read at last month's State Federation meeting:

### Welcoming AIL to New York State Submitted by: New York City Labor Council

**Whereas**, American Income Life Insurance is a fully organized, 100 percent Union Company serving the labor movements of the United States and Canada for over 40 years;

**Whereas**, this international Life Insurance Company will be expanding into the state of New York for the first time, as the National Income Life Insurance Company of New York;

**Whereas**, this expansion will result in more than 200 new jobs over the next two years and these positions will be filled by members of the Office and Professional Employees International Union (OPEIU);

**Whereas**, American Income Life has consistently proven over the years to be a company that is committed to the needs of unions and working families, providing strike support, scholarship funds, labor centered publications and no-cost Accidental, Dismemberment and Death benefits for union members;

**Whereas**, American Income Life Insurance works closely with national labor leaders to serve union members. It is the only insurance company in North America with a Labor Advisory Board made up of 40 international union presidents and secretary-treasurers, and whose chairman is New York's Morty Bahr, President of Communications Workers of America, therefore be it

**Resolved**, that the New York State AFL-CIO welcomes AIL's establishment of the National Income Life Insurance Company of New York, and will do what is necessary to facilitate its growth and expansion for the benefit of New York State's unions and New York's union families.

AIL is rooted in a tradition of serving union members and their families. And it has been a long desired goal to be able to provide our services to the union members of New York State. We are excited about this new association and have great expectations that it will bring a whirlwind of benefits to New York's unions and to AIL.

Continuing the legacy, carrying the torch.

"Change is inevitable,  
growth is intentional."

— Glenda Cloud

\*Adopted by the New York AFL-CIO October 2000

## Dates to Remember

**Oct. 30 (Monday), 2000**  
Business must be received in Waco to count for October production.

**Nov. 7 (Tuesday), 2000**  
Election Day — Vote and let your voice be heard.

**Nov. 23-24 (Thursday - Friday), 2000**  
The Home Office will be closed for the Thanksgiving Holiday.

**Nov. 29 (Wednesday), 2000**  
Business must be received in Waco to count for November production.

## Company Quality Averages

— October

Net to Gross: 74%  
Persistence: 72.71%

**Note:** These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

## Getting It Right

In the September *Spotlight* on p. 8, the first picture is of George Farenthold with Al Gore. The second picture (reading down the page) David Iriye is signing his MGA contract. At the top of the second column on the right, is SGA Pat Shehan, right, with John Olson, President AFL-CIO of Connecticut, far left, and Sen. Chris Dodd, D-CT, center. Also pictured are three winners of the AFL-CIO scholarship. And the last picture on the right is Richard Rutt, left, and David Cohen, right. We apologize for any inconvenience or confusion this may have caused.



## Cruisin' With Tim Cruise

Tim Cruise, of Downer's Grove, IL, is on pace to shatter the American Income Life Individual Producer record set by Brian Traboulay last year.

### Cruise Watch

Number to beat	\$221,368	Cruise must average \$11,811 in the final three months of the year to break Traboulay's record.
YTD Net ALP	\$185,937	
Difference	\$35,431	
Last month	\$29,146	



## Breaking Records

Ed Orell, of Altamonte Springs, FL, topped the American Income Life year-to-date MGA production record set by Jack Kirshling.

Ed believes that "by developing a management structure, taking responsibility as a leader and recruiting everyday," his success has been assured.

Success is not a new thing to Ed; in March he broke the month-to-date MGA production record, but breaking the year-to-date record, with three months to go, is an outstanding achievement.

### Top MGA

Previous record	\$1,186,608	Congratulations to Ed Orell on beating AIL's YTD MGA production record.
YTD Net ALP	\$1,468,299	
Difference	\$281,691	
Last month	\$184,591	

## Founder's Club Outstanding Producers

September

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistence
Alex Chen	Jatoft-Foti	2	54,489	89	87.42
Ramin Maghsoud	Larry Kudlacek	2	57,025	86	84.61
Richard Ramirez	Marc Zipper	1	39,508	85	77.56

© 2000 by American Income Life Insurance Company. The *Spotlight* is published monthly by American Income Life. Letters are encouraged on how we can do a better job for you. Send all inquiries and submissions to P.O. Box 2608, Waco, TX 76797, Attn: *Spotlight*.

Promoted To Supervising Agent

Heather Bahre Larry Geneser Kansas	Carolyn Baker Rick Altig Minnesota	Charles Cooper Marc Zipper Florida	Travis Geneser Larry Geneser Missouri	Rob Hay Rick Altig Manitoba
Hugh Hord Christopher Lafond Nebraska	Suzanne Kelly Rick Altig Wisconsin	Robert Knackstedt Scott Smith Illinois	Danny Mayorga Tom Williams Florida	Christopher Muns Larry Kudlacek Texas
Luis Quintero Marc Zipper Florida	Charles Sanders Robert Smith Oklahoma	Dwayne Sparks Ali Shahrak North Carolina	Arthur Stallings Jatoft-Foti California	Brian Waller Scott Smith Illinois

Promoted To General Agent

Wesley Bangs Rick Altig Minnesota	Gregory Engrav Rick Altig Iowa	Wayne Huber Eric Giglione New Jersey	Sandra Miller Rick Altig South Carolina	Jonathan Odom Dan Rubio Alabama
Stanley Webb Rick Altig Tennessee				

Promoted To Master General Agent

Leandrew Alexander William Jennings Colorado	Wendell Bangs Rick Altig Minnesota	Alex Chen Jatoft-Foti California	Steven Engrav Rick Altig Iowa	Bryan Flannery Surace-Surace Ohio
David Iriye Cohen-Rutt California	Adel Kouhari Kevin Khadivian Massachusetts	Benjamin Mancillas Danny VanHouten Wisconsin	Richard Modica Home Office Virginia	John West Marc Morton West Virginia



"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



1. Timothy Cruise  
Downer's Grove, IL  
"Tim simply pursues his own vision of excellence, and leaves all of us to decide if he is at work or at play. To Tim, it's both."  
— Scott Smith, SGA



2. James Dattilo  
Altamonte Springs, FL  
"Succeeding has a lot to do with being persistent, staying focused and having a fantastic attitude."  
— James Dattilo



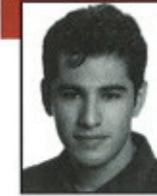
3. Olaf Johnson  
Columbus, OH



4. Jinzhou Zhao  
Redmond, WA



5. Sanita Tuufuli  
Los Angeles, CA



6. Ramin Maghsoud  
Austin, TX



7. Jackie-Ann Daly  
Kaneohe, HI



8. Frauline McGuire  
St. John's, NF



9. Paul Anderson  
Kansas City, MO



10. Arkadi Nulman  
Kansas City, MO

## Top Individual Producers — September

All Time Record to Beat					
★	Net ALP	Year	Month		
	\$33,921	1998	June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$29,146	82.61	81	Andy Zomaya	Scott Smith
2. James Dattilo	17,228	82.71	84	Ed Orell	Marc Zipper
3. Olaf Johnson	16,568		98	John West	Marc Morton
4. Jinzhou Zhao	16,258	86.22	91	Wilbur Smith	Rick Altig
5. Sanita Tuufuli	15,565		100	James Isip	Cohen-Rutt
6. Ramin Maghsoud	15,424	84.61	86		Larry Kudlacek
7. Jackie-Ann Daly	15,039		90	Rory Lee	Rick Altig
8. Frauline McGuire	14,956	74.99	79		Anne O'Driscoll
9. Paul Anderson	14,784		81	Vlad Basov	Larry Geneser
10. Arkadi Nulman	14,738	88.87	84	Vlad Basov	Larry Geneser
11. John Wanamaker	14,127	77.43	91	Christine Hartman	Cohen-Hartman
12. William Cook	13,666	83.44	88		Cohen-Rutt
13. Haunani Gilpatrick	13,499		100		Bruce Gilpatrick
14. Ladislav Lesanek	13,489	87.81	82		Ali Shahrak
15. Alan Becker	13,292	93.86	87	Yaroslav Bitman	Larry Geneser
16. Michael Tripp	13,287		96	Doreen Ryan-Foti	Jatoft-Foti
17. Alex Chen	12,986	87.42	89	Alex Chen	Jatoft-Foti
18. Robert Hall	12,430		87	Ed Orell	Marc Zipper
19. Larry Adebesein	12,374		87	David Ragland	Matt Blumert
20. Bulbinder Hayer	12,184	87.24	88	Roger Fung	Rick Altig
21. Derek Sandilands	12,105	82.51	84	Melinda-Rae Lyse	Rick Altig
22. Nickolay Gusev	12,092	73.79	82	Vlad Basov	Larry Geneser
23. Terry Butler	11,922		82	Robert Olson	Scott Smith
24. Nicholas Lapcevich	11,860		80		Joshua Chalom
25. Carla Miller	11,753	92.11	87		Christopher Lafond
26. Sonia LeBlanc	11,737		91	Eric Dionne	Ramin Kouladji
27. Jacinta Robinson	11,731		94		Bill Boyle
28. Stanley Dunning	11,597		100	Stephen Ross	Steve Friedlander
29. Bruce Hennick	11,462		78	Bruce Hennick	Marc Morton
30. Francisco Perez	11,459	80.82	89	Stephen Liberto	Eric Giglione
31. Yvonne Schut	11,454		82	Janice King	Rick Altig
32. Kelly McDonald	11,435	80.28	77	Kelly McDonald	Jatoft-Foti
33. Steven Jakubczak	11,371	81.32	85	Michael Knapick	Scott Smith
34. Grace Gomez	11,080		100		Larry Kudlacek
35. Gary Hausman	11,076	96.25	95		Cohen-Rutt
36. Joan Badzik	11,022	79.71	84	Ted Schilling	William Jennings
37. Anthony Christman	10,918	81.78	94		Gary Bleier
38. Richard Ramirez	10,910	77.56	85	Ed Orell	Marc Zipper
39. William Feaster	10,804		84		Home Office
40. Gregory Engrav	10,712	80.01	78	Steven Engrav	Rick Altig
41. Russell Morris	10,535	83.01	90	Russell Morris	Marc Zipper
42. Paul Lund	10,521	80.50	83	Robert Olson	Scott Smith
43. Martha Johnston	10,298	90.89	89	Wilbur Smith	Rick Altig
44. Laura Bush	10,282	74.60	86		Hancock-Boles
45. Rebecca Francis	10,263	93.77	94	Joseph Nosse	Surace-Surace
46. Scott Sonnenberg	10,255	77.21	84	Ryan Whitley	Larry Geneser
47. Ahmed Adan-Dheri	10,226	79.21	77		David Hausman
48. Andrew Fike	10,195	88.72	88	Thomas Foley	David Hausman
49. Anthony Dittmeier	9,948		90		Hancock-Boles
50. Donald Spence	9,929	82.67	84		Ramin Kouladji

\*percentage of net to gross

## Top Individual Producers — YTD

All Time Record to Beat					
★	Net ALP	Year			
	\$221,368	1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$185,937	82.61	81	Andy Zomaya	Scott Smith
2. Arkadi Nulman	140,863	88.87	84	Vlad Basov	Larry Geneser
3. James Dattilo	134,435	82.71	84	Ed Orell	Marc Zipper
4. Steven Polederos	114,163	87.07	85		Zeidner-Cowan
5. Wesley Bangs	113,085	81.42	85	Wendell Bangs	Rick Altig
6. Brian Traboulay	110,791	89.36	93	Brian Traboulay	Rick Altig
7. Alan Becker	110,207	93.86	87	Yaroslav Bitman	Larry Geneser
8. Ramin Maghsoud	108,866	84.61	86		Larry Kudlacek
9. Frauline McGuire	102,190	74.99	79		Anne O'Driscoll
10. Alex Chen	100,525	87.42	89	Alex Chen	Jatoft-Foti
11. Kelly McDonald	99,809	80.28	77	Kelly McDonald	Jatoft-Foti
12. Stacey Wall	90,704	86.24	83	David Brister	Eric Giglione
13. Angeles Ordas	90,061	83.36	84		Michael Busico
14. Paul Anderson	88,854		81	Vlad Basov	Larry Geneser
15. Gleb Ostrovsky	85,191	81.13	86		Justin A. Jones
16. Nickolay Gusev	85,122	73.79	82	Vlad Basov	Larry Geneser
17. Darrell Ballard	84,970	90.04	92	Doreen Ryan-Foti	Jatoft-Foti
18. Jack Seitz	83,776	76.22	81		Hancock-Boles
19. Vladimir Opra	83,215	81.70	78	Vlad Basov	Larry Geneser
20. Paul Lund	82,561	80.50	83	Robert Olson	Scott Smith
21. Joan Badzik	81,913	79.71	84	Ted Schilling	William Jennings
22. Roland Parker	81,152	93.38	79	Nicholas Nittkowski	Tom Williams
23. Jinzhou Zhao	80,996	86.22	91	Wilbur Smith	Rick Altig
24. Larry Malitz	80,880	82.86	83	Larry Malitz	Pat Shehan
25. Frank Perez	80,612	75.08	84	Andy Zomaya	Scott Smith
26. James Peate	80,425	75.60	83	Ed Orell	Marc Zipper
27. Kurt Johnson	80,080	85.48	92	Rory Lee	Rick Altig
28. Mark Bleier	79,889	88.82	92		Gary Bleier
29. Scott Remmey	79,135	78.14	86	Jeffrey Dinocento	Eric Giglione
30. Chris Wittenbach	79,005	78.08	87	Chris Wittenbach	Justin A. Jones
31. Russell Morris	78,980	83.01	90	Russell Morris	Marc Zipper
32. Michael O'Rourke	78,229	82.51	87	Ryan Whitley	Larry Geneser
33. Rebecca Francis	77,928	93.77	94	Joseph Nosse	Surace-Surace
34. Stephen Ross	77,819	81.57	89	Stephen Ross	Steve Friedlander
35. Scott Sonnenberg	77,690	77.21	84	Ryan Whitley	Larry Geneser
36. Peter Nikolov	77,654	76.64	96	Stephen Ross	Steve Friedlander
37. Lance Brown	76,573	78.18	83	Lance Brown	Larry Geneser
38. David Thornton	76,417	95.92	97	Erik Graham	Cohen-Rutt
39. Kouassi Appiah	76,410	83.17	88	Roger Fung	Rick Altig
40. Albert DiMarco	76,102	75.51	79	Albert DiMarco	Rick Altig
41. Edward Farley	75,964	77.28	80	Ed Orell	Marc Zipper
42. Tony Sutton	74,894	79.35	92	Tony Sutton	Larry Geneser
43. Bradley Kincaid	74,787	73.64	78	Bradley Kincaid	Rick Altig
44. Rajeev Arora	74,610	88.16	87	Rajeev Aroro	Rick Altig
45. Christian Novacek	74,072	76.30	84	Ed Orell	Marc Zipper
46. Donald Spence	73,624	82.67	84		Ramin Kouladji
47. William Cook	73,468	83.44	88		Cohen-Rutt
48. Abdulrazzaq Ahmed	73,191	82.57	83		Mike Horning
49. Preeti Sahgal	73,088	92.19	88		Joshua Chalom
50. Bulbinder Hayer	72,843	87.24	88	Roger Fung	Rick Altig

\*percentage of net to gross

# World's Greatest BONUS

## 2000 Third Quarter Bonus Qualifiers

### 750+

Agent	SGA
Paul Anderson	Larry Geneser
Alan Becker	Larry Geneser
Alex Chen	Jatoft-Foti
Timothy Cruise	Scott Smith
Jackie-Ann Daly	Rick Altig
James Dattilo	Marc Zipper
Nickolay Gusev	Larry Geneser
Olaf Johnson	Marc Morton
Ramin Maghsoud	Larry Kudlacek
Arkadi Nulman	Larry Geneser
Sanita Tuufuli	Cohen-Rutt
Jinzhou Zhao	Rick Altig

### 600+

Agent	SGA
Larry Adebessin	Matt Blumert
Bill Cook	Cohen-Rutt
Haunani Gilpatrick	Bruce Gilpatrick
Robert Hall	Marc Zipper
Bulbinder Hayer	Rick Altig
Steven Jakubczak	Scott Smith
Ladislav Lesanek	Alireza Shahrak
Paul Lund	Scott Smith
Kelly McDonald	Jatoft-Foti
Frauline McGuire	Anne O'Driscoll
Richard Ramirez	Marc Zipper
Derek Sandilands	Rick Altig
Scott Sonnenberg	Larry Geneser
Michael Tripp	Jatoft-Foti
John Wanamaker	Cohen-Hartman

### 500+

Agent	SGA
Ahmed Adan-Dheri	David Hausman
Joan Badzik	Bill Jennings
Mark Bleier	Gary Bleier
Laura Bush	Hancock-Boles
Terry Butler	Scott Smith
Anthony Christman	Gary Bleier
Stanley Dunnings	Steve Friedlander
Gregory Engrav	Rick Altig
William Feaster	Home Office
Andrew Fike	David Hausman
Rebecca Francis	Surace-Surace
Grace Gomez	Larry Kudlacek
Gary Hausman	Cohen-Rutt
Bruce Hennick	Marc Morton
Martha Johnston	Rick Altig
Nicholas Lapceovich	Joshua Chalom
Sonia Leblanc	Ramin Kouladji
Carla Miller	Chris LaFond
Russell Morris	Marc Zipper
Francisco Perez	Eric Giglione
Elio Ribeiro	Cohen-Rutt
Jacinta Robinson	William Boyle
Yvonne Schut	Rick Altig

### 400+

Agent	SGA
Raj Ahmed	Mike Horning
Kouassi Appiah	Rick Altig
Rajeev Arora	Rick Altig
Darrell Ballard	Jatoft-Foti

Wesley Bangs	Rick Altig
Joyce Borning	Rick Altig
Rudi Camenzind	Cohen-Rutt
Mitchell Clem	William Devine
Anthony Dittmeier	Hancock-Boles
Willis Glover	Mark Hancock
Patrick Hodge	Dennis Ishler
Anthony Ingrassia	Larry Geneser
David Jackson	Zeidner-Cowan
Kevin Jamieson	Rick Altig
Bradley Kincaid	Rick Altig
Earnest Loveless	Cohen-Rutt
Sara Magers	Cohen-Rutt
Hans Manseth	Bruce Gilpatrick
Vladimir Opra	Larry Geneser
Michael O'Rourke	Larry Geneser
Meehir Patel	Kevin Khadivian
Frank Perez	Scott Smith
Ronald Robie	Mark Hancock
Richard Sauer	Eric Giglione
Alice Shen	Cohen-Rutt
Donald Spence	Ramin Kouladji
Todd Stearman	Michael Busico
Brian Traboulay	Rick Altig
Mario Trejo	Cohen-Rutt
Kimberley Veillon	Rick Altig
Stacey Wall	Eric Giglione
Larry Williams	Rick Altig
Larry Wright	George Farenthold

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY
Timothy Cruise	Scott Smith	\$8,709	Jack Seitz	Hancock-Boles	\$2,700
Arkadi Nulman	Larry Geneser	6,422	Stanley Dunnings	Steve Friedlander	2,694
Ramin Maghsoud	Larry Kudlacek	5,689	Scott Sonnenberg	Larry Geneser	2,690
Alex Chen	Jatoft-Foti	5,260	Russell Morris	Marc Zipper	2,679
Alan Becker	Larry Geneser	5,021	Elio Ribeiro	Cohen-Rutt	2,679
Paul Anderson	Larry Geneser	4,890	Paul Lund	Scott Smith	2,664
James Dattilo	Marc Zipper	4,642	Jinzhou Zhao	Rick Altig	2,661
Bill Cook	Cohen-Rutt	4,571	Timothy Clark	Surace-Surace	2,656
Frauline McGuire	Anne O'Driscoll	4,563	Barbara Musto	Eric Giglione	2,624
Stacey Wall	Eric Giglione	4,535	Mark Brunetto	Eric Giglione	2,618
Lazarus Echeta	Kevin Pawlowski	4,445	Francisco Ponce	Matt Blumert	2,612
Larry Adebessin	Matt Blumert	4,411	David Thornton	Cohen-Rutt	2,578
Wesley Bangs	Rick Altig	4,295	Lutfi Han	Eric Giglione	2,578
Michael Hanson	Rick Altig	4,274	Chris Wittenbach	Justin A. Jones	2,578
Carla Miller	Chris LaFond	4,242	Roland Parker	Tom Williams	2,555
Nickolay Gusev	Larry Geneser	4,156	Robert Dunn	Rick Mansfield	2,541
Brian Traboulay	Rick Altig	4,143	Anthony Ingrassia	Larry Geneser	2,540
Kelly McDonald	Jatoft-Foti	4,133	Bulbinder Hayer	Rick Altig	2,533
Frank Perez	Scott Smith	3,982	James Schneider	Robert Glover	2,531
Kouassi Appiah	Rick Altig	3,786	Paramjit Sangha	Rick Altig	2,531
Jackie-Ann Daly	Rick Altig	3,774	Adel Kouhari	Kevin Khadivian	2,528
Matthew Fair	Zeidner-Cowan	3,706	Larry Williams	Rick Altig	2,520
Michael Thomas	Robert Smith	3,679	Warren DeVries	Scott Smith	2,496
Preeti Sahgal	Joshua Chalom	3,652	Dwane Massenburg	Charles Faulkner	2,486
Christian Novacek	Marc Zipper	3,644	Charles Cooper	Marc Zipper	2,483
John Wanamaker	Cohen-Hartman	3,610	Terry Butler	Scott Smith	2,482
Richard Ramirez	Marc Zipper	3,603	Demetria Bryant	Larry Geneser	2,476
Carolyn Baker	Rick Altig	2,985	Haunani Gilpatrick	Bruce Gilpatrick	2,468
Donald Spence	Ramin Kouladji	2,970	Tony Sutton	Larry Geneser	2,464
Joan Badzik	William Jennings	2,951	Gary Hausman	Cohen-Rutt	2,459
Robert Hall	Marc Zipper	2,913	Sanita Tuufuli	Cohen-Rutt	2,446
Lewis Prochnau	Rick Altig	2,911	Errol Doerr	Rick Altig	2,441
Larry Malitz	Pat Shehan	2,862	Laura Bush	Hancock-Boles	2,438
Vladimir Opra	Larry Geneser	2,840	Mark Bleier	Gary Bleier	2,436
Alice Shen	Cohen-Rutt	2,834	Benjamin Mancillas	Danny Van Houten	2,436
Rob Hay	Rick Altig	2,786	Gregory Engrav	Rick Altig	2,435
Darrell Ballard	Jatoft-Foti	2,786	Albert DiMarco	Rick Altig	2,426
Peter Nikolov	Steve Friedlander	2,782	Mario Trejo	Cohen-Rutt	2,424
Shamarla Hunter	Larry Geneser	2,772	Rick Willer	Jatoft-Foti	2,417
David Jackson	Zeidner-Cowan	2,757	Edward Clunk	Mike Jones	2,405
Rajeev Arora	Rick Altig	2,757	Hans Manseth	Bruce Gilpatrick	2,404
Lorena Barriere	Cohen-Rutt	2,754	Luis Quintero	Marc Zipper	2,403
Arthur Carter	Cohen-Rutt	2,721	Clay Wheeler	Larry Geneser	2,398
Steven Jakubczak	Scott Smith	2,710	George Vrbanc	Marc Zipper	2,394
Daniel Crocetti	Scott Smith	\$2,393			
Edward Farley	Marc Zipper	2,384			
Olaf Johnson	Marc Morton	2,378			
Angeles Ordas	Michael Busico	2,374			
Larry Wright	George Farenthold	2,369			
Dean Beaucage	Larry Geneser	2,364			
Kevin Jamieson	Rick Altig	2,341			
Joseph McArdle	Larry Geneser	2,328			
Andre McGuire	Rick Altig	2,324			
Johnnie Wallace	Scott Smith	2,317			
Kenny Clark	Larry Geneser	2,315			
Andrew Kay	Rick Altig	2,313			
Kelly Mack	Marc Zipper	2,295			
Neil Zeigler	Dennis Ishler	2,282			
James Peate	Marc Zipper	2,281			
Patrick Hodge	Dennis Ishler	2,281			
Maria Bellajaro	Rick Altig	2,275			
Andrew Fike	David Hausman	2,270			
Scott Remmey	Eric Giglione	2,269			
Jacinta Robinson	William Boyle	2,265			
Joe Hathorne	Scott Smith	2,264			
Martha Johnston	Rick Altig	2,260			
Joseph Habeeb	Tom Williams	2,255			
Earnest Loveless	Cohen-Rutt	2,247			
Thomas Reddoch	Scott Smith	2,244			
Gleb Ostrovsky	Justin A. Jones	2,242			
Darren Swerda	Rick Altig	2,242			
Michael O'Rourke	Larry Geneser	2,236			
Kevin Bukatman	Eric Giglione	2,235			
Innocent Okeke	Matt Blumert	2,234			
Brian Anderson	Rick Altig	2,228			
Shawn Catlow	Larry Geneser	2,220			
Arthur Stallings	Jatoft-Foti	2,215			
Stephen Ross	Steve Friedlander	2,214			
Michael Mevissen	Marc Zipper	2,213			
Jorge Serrano	Cohen-Rutt	2,208			
Sonia Leblanc	Ramin Kouladji	2,207			

**Total**  
**\$365,317**

## Top Supervising Agents



1. Mathew Hart  
Appleton, WI



2. Vladimir Opra  
Kansas City, MO



3. Ramin Maghsoud  
Austin, TX

## September Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Mathew Hart	\$18,457	\$21,988	79.55	80	6		Gary Bleier
2. Vladimir Opra	16,325	26,017		84	2	Vlad Basov	Larry Geneser
3. Ramin Maghsoud	10,264	25,119	83.68	86	3		Larry Kudlacek
4. William Bennink	10,079	8,308		80	3	Thomas Foley	David Hausman
5. William Burdey	9,284	17,839		90	3	Jeffrey Dinocento	Eric Giglione

## YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$73,163	\$140,535		84	2	Vlad Basov	Larry Geneser
2. Mathew Hart	67,267	86,628	79.55	80	6		Gary Bleier
3. Barbara Bomer	55,352	85,330		80	1	Eric Schott	Surace-Surace
4. Scott Geisel	40,971	47,926		82	4		Lisa D'Amico
5. Levi Clock	30,522	72,863		82	2	Dan Stevens	Larry Geneser

## Top General Agents



1. Alan Becker  
St. Louis, MO



2. James Peate  
Altamonte Springs, FL



3. Michael O'Rourke  
St. Louis, MO



4. Haunani Gilpatrick  
Portland, OR



5. Christian Novacek  
Altamonte Springs, FL

## September Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$49,718	\$57,817	83.91	84	7	Yaroslav Bitman	Larry Geneser
2. James Peate	46,712	65,120	76.43	84	8	Ed Orell	Marc Zipper
3. Michael O'Rourke	32,114	41,526	74.84	81	6	Ryan Whitley	Larry Geneser
4. Haunani Gilpatrick	29,385	29,385		96	5		Bruce Gilpatrick
5. Christian Novacek	29,354	36,335	77.82	85	5	Ed Orell	Marc Zipper
6. Stacey Wall	25,785	27,355		90	4	David Brister	Eric Giglione
7. Timothy Thompson	23,316	25,979	74.02	86	7		Kevin Pawlowski
8. John William	21,528	27,717	83.64	88	4	Ed Orell	Marc Zipper
9. Arkadi Nulman	19,782	34,520	88.77	83	3	Vlad Basov	Larry Geneser
10. John Franklin	19,518	27,342		95	2	James Isip	Cohen-Rutt

## YTD Production

All Time Record to Beat

Month: \$864,620 Net ALP

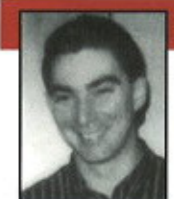
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$248,028	\$432,095	76.43	84	8	Ed Orell	Marc Zipper
2. Scott Sonnenberg	206,272	297,183	77.08	81	4	Ryan Whitley	Larry Geneser
3. Christian Novacek	153,581	256,794	77.82	85	5	Ed Orell	Marc Zipper
4. Alan Becker	144,842	299,574	83.91	84	7	Yaroslav Bitman	Larry Geneser
5. Michael O'Rourke	136,395	246,738	74.84	81	6	Ryan Whitley	Larry Geneser
6. Gay Deitch	107,866	147,026	85.59	83	4		Dennis Ishler
7. Barry Kushner	102,651	167,872	77.15	79	6		Joshua Chalom
8. Paul Lund	92,104	165,186	84.47	86	2	Robert Olson	Scott Smith
9. Arkadi Nulman	74,842	258,798	88.77	83	3	Vlad Basov	Larry Geneser
10. John William	64,964	141,872	83.64	88	4	Ed Orell	Marc Zipper



1. Edward Orell  
MGA YTD Record Breaker  
Altamonte Springs, FL



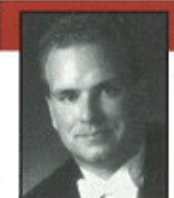
2. Vlad Basov  
Kansas City, MO



3. Ryan Whitley  
St. Louis, MO



4. Yaroslav Bitman  
St. Louis, MO



5. Robert Olson  
Somonauk, IL



6. David Brister  
Edison, NJ



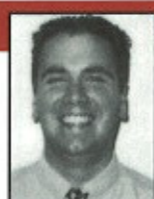
7. James Isip  
Los Angeles, CA



8. Christine Hartman  
Phoenix, AZ



9. Erik Graham  
Los Angeles, CA



10. Lee Conti  
Los Angeles, CA

September Production

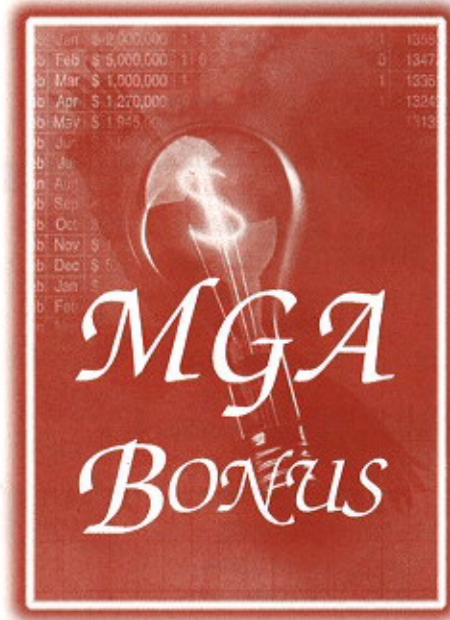
All Time Record to Beat  
Month: \$208,884 Net ALP Edward Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$137,542	\$184,591	76.14	78	27	Marc Zipper
2. Vlad Basov	65,018	79,756	82.44	81	9	Larry Geneser
3. Ryan Whitley	55,360	84,621	74.49	80	10	Larry Geneser
4. Yaroslav Bitman	52,993	67,718	84.90	84	7	Larry Geneser
5. Robert Olson	50,359	64,297	77.42	81	7	Scott Smith
6. David Brister	47,527	60,224	76.38	82	12	Eric Giglione
7. James Isip	41,980	46,308	78.60	87	6	Cohen-Rutt
8. Christine Hartman	39,959	50,804	76.63	84	9	Cohen-Hartman
9. Erik Graham	38,346	82,051	88.76	86	9	Cohen-Rutt
10. Lee Conti	36,190	44,075	79.21	86	7	Cohen-Rutt
11. Roger Fung	30,132	54,450	82.14	82	11	Rick Altig
12. Timothy Gray	29,837	34,742	77.99	78	12	Mike Jones
13. Nicholas Nitkowski	28,401	33,055	80.88	79	7	Tom Williams
14. Jeffrey Dinocento	27,471	49,871	76.71	80	9	Eric Giglione
15. Stephen Ross	26,882	34,262	81.57	94	5	Steve Friedlander
16. Doreen Ryan-Foti	23,987	44,574	74.32	81	9	Jatoft-Foti
17. Steven Engrav	23,878	37,186	77.96	84	9	Rick Altig
18. David Ragland	23,308	30,235	83.66	84	5	Matt Blumert
19. Derrill Bailey	22,692	10,431		100	5	Cohen-Rutt
20. John West	22,532	25,736		90	7	Marc Morton

YTD Production

All Time Record to Beat  
YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$971,930	\$1,468,299	76.14	78	27	Marc Zipper
2. Vlad Basov	460,290	604,248	82.44	81	9	Larry Geneser
3. Ryan Whitley	445,702	694,800	74.49	80	10	Larry Geneser
4. Christine Hartman	366,045	599,763	76.63	84	9	Cohen-Hartman
5. Robert Olson	339,573	387,897	77.42	81	7	Scott Smith
6. Lee Conti	311,153	341,175	79.21	86	7	Cohen-Rutt
7. David Brister	305,542	408,051	76.38	82	12	Eric Giglione
8. Erik Graham	301,557	682,554	88.76	86	9	Cohen-Rutt
9. Stacie Williams	275,114	363,246	74.09	76	5	Rick Altig
10. Nicholas Nitkowski	240,786	301,062	80.88	79	7	Tom Williams
11. Yaroslav Bitman	236,583	433,425	84.90	84	7	Larry Geneser
12. Ilija Orlovic	234,051	442,013	73.99	75	5	Rick Altig
13. Jeffrey Dinocento	233,860	548,772	76.71	80	9	Eric Giglione
14. James Isip	221,610	292,843	78.60	87	6	Cohen-Rutt
15. Gary Williams	217,094	462,107	75.92	76	5	Rick Altig
16. Doreen Ryan-Foti	212,388	432,520	74.32	81	9	Jatoft-Foti
17. Roger Fung	207,614	531,745	82.14	82	11	Rick Altig
18. Kyle Winebrenner	195,689	335,344	74.38	82	9	Richard Neal
19. Rory Lee	187,921	223,626	75.15	77	5	Rick Altig
20. Michael Pritchett	171,170	292,879	73.33	81	5	Larry Geneser



# MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to [www.ailins.com](http://www.ailins.com)

## September Bonus Qualifiers

<b>Edward Orell</b> \$6,862	<b>John West</b> \$1,906	<b>Michael Shaner</b> \$1,178	<b>Kelly McDonald</b> \$590
<b>Ryan Whitley</b> \$4,853	<b>Steven Engrav</b> \$1,860	<b>Steve Khadivian</b> \$1,173	<b>Allan Jennings</b> \$553
<b>Yaroslav Bitman</b> \$4,598	<b>David Ragland</b> \$1,628	<b>David Brister</b> \$1,108	<b>Ted Schilling</b> \$551
<b>Vlad Basov</b> \$3,791	<b>Janice King</b> \$1,608	<b>Joseph Nosse</b> \$1,083	<b>John Hancock</b> \$479
<b>Erik Graham</b> \$3,353	<b>Doreen Ryan-Foti</b> \$1,474	<b>Paul Rumbuc</b> \$1,024	<b>Robert Dunn</b> \$393
<b>Wilbur Smith</b> \$3,238	<b>Adel Kouhari</b> \$1,430	<b>Stanley Norris</b> \$771	<b>Hans Wikle</b> \$309
<b>Robert Olson</b> \$2,735	<b>Nicholas Nitkowski</b> \$1,381	<b>Christine Hartman</b> \$706	<b>Ilija Orlovic</b> \$304
<b>Roger Fung</b> \$2,421	<b>Jeffery Dinocento</b> \$1,366	<b>David Iriye</b> \$649	
<b>James Isip</b> \$2,060	<b>Timothy Gray</b> \$1,213	<b>John DeRosier</b> \$640	
<b>Andy Zomaya</b> \$1,908	<b>Brian Schaefer</b> \$1,203	<b>Laurie Gruber</b> \$634	

**Total \$63,033**



**1. Gary Williams**  
Nashville, TN



**2. Donald Wold**  
Bothell, WA



**3. Ilija Orlovic**  
Winnipeg, MB

## September Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$56,291	\$58,549	73.55	76	5	Rick Altig
2. Donald Wold	34,082	87,349	75.65	79	8	Rick Altig
3. Ilija Orlovic	32,637	54,586	78.79	82	4	Rick Altig

## YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$706,867	\$1,329,189	73.55	76	5	Rick Altig
2. Donald Wold	436,807	806,285	75.65	79	8	Rick Altig
3. Wilbur Smith	231,690	977,665	73.32	79	2	Rick Altig



## Top State General Agents



Larry Geneser

Category I	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Larry Geneser	\$215,229	\$80,000	269	\$299,220	81	78.34	\$1,572,181	\$640,000	246	\$2,572,879
Marc Zipper	165,623	70,000	237	229,718	77	73.10	1,202,623	570,000	211	1,857,400
Cohen-Rutt	154,387	90,000	172	268,628	84	80.47	1,343,323	810,000	166	2,159,594
Eric Giglione	122,262	80,000	153	195,723	82	74.16	1,073,599	720,000	149	1,833,952
Rick Altig	323,193	320,000	101	693,982	79	74.90	3,321,728	2,760,000	120	7,017,845



Category II	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Hancock-Boles	\$51,993	\$60,000	87	\$86,868	80	77.55	\$494,521	\$370,000	134	\$720,927



David Cohen & Steve Hartman

Category III	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Cohen-Hartman	\$51,375	\$40,000	128	\$77,784	85	79.81	\$406,013	\$360,000	113	\$824,828

## Top State General Agents



Steve Friedlander

Category IV	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Steve Friedlander	\$43,249	\$30,000	144	\$74,879	89	73.14	\$469,280	\$270,000	174	\$700,559
Dennis Ishler	33,044	30,000	110	42,038	82	82.36	352,949	270,000	131	419,364
Ali Shahrak	32,594	30,000	109	53,594	87		108,934	70,000	156	167,460
William Jennings	28,603	30,000	95	52,533	86		145,743	120,000	121	250,814
Bill Boyle	28,447	30,000	95	43,264	85		172,953	180,000	96	227,456
Bruce Gilpatrick	27,347	30,000	91	31,160	78	73.02	332,737	270,000	123	435,935

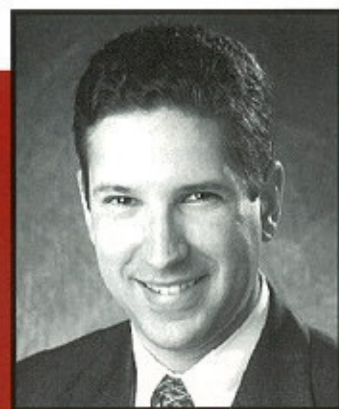


Ramin Kouladji

Category V	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Ramin Kouladji	\$38,033	\$20,000	190	\$52,002	78	72.85	\$265,992	\$180,000	148	\$392,302
Matt Blumert	33,858	20,000	169	48,730	80		202,475	180,000	112	330,051
Mike Jones	28,917	20,000	145	40,518	79	80.28	128,114	180,000	71	307,484
Joseph Manone	22,998	20,000	115	56,728	83	79.05	218,125	180,000	121	549,478
Gary Bleier	22,906	20,000	115	57,410	83	84.00	167,374	180,000	93	412,655



Category VI	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Robert Smith	\$19,702	\$20,000	99	\$22,445	88		\$66,085	\$60,000	110	\$70,213
Greg Partee	19,627	20,000	98	19,149	80	77.33	141,241	180,000	78	169,891
Larry Kudlacek	15,988	20,000	80	30,611	83	81.70	126,332	180,000	70	230,330



from the desk of  
**Paul Straubel**  
National Marketing Director

## On Broadway

American Income has arrived, so-to-speak, "on Broadway" in more ways than one. As this month's *Spotlight* cover proudly proclaims, we are now licensed in the great state of New York as National Income Life Insurance Company. This monumental accomplishment, given the opportunity to do business in the most union populated state in the U.S., comes after almost 50 years of hopes, dreams and hard work. The prospects in New York are tremendous, and give us, for the first time in history, the opportunity to serve all union members throughout North America.

We also have arrived "on Broadway" in a more figurative way. Over the past several months you have heard, on several occasions, about our National Mailings Program and by now you have seen the first mailing to the Laborers International Union. We are being welcomed by the Presidents of the International Unions — members of our Labor Advisory Board — and for the first time we have the opportunity to offer our programs to all members on a national level.

There are a series of additional mailings scheduled to go out during November and early next year, starting with the CWA. A total of more than 1.3 million members are included in these mailings. For PR Representatives this is an exciting opportunity to open new doors to the locals and rekindle old relationships. For Agents and Managers it means greater lead flow into your Agencies.

I've been asked several times about the purpose of these mailings. Our goal, in mailing at the national level, besides the obvious of generating more leads, is to open up unions at the local level and create more PR opportunities. Additionally, by locking in the International Unions we've been successful in locking out the competition. Increased opportunity combined with decreased competition leads to greater success — for everyone!

Start singing, start dancing, start signing and start spreading the word about AIL's benefits, as we collectively take the message from Broadway to main street, across the nation and throughout North America, because if we can make here, we can make it anywhere!

**DON'T FORGET!** Election Day is Nov. 7. Make sure your voice is heard — **Get Out The Vote!**

"It couldn't have happened anywhere but in little old New York."

— O. Henry

# PR BONUS

## September Qualifiers

Robin Denham	\$910
Debbie Enstedt	910
Leo VanDenBussche	910
Laurie Onasch	878
Rona Spano	878
Anat Cohen	683
Robin Andrade	650
John Molina	650
Charles Hill	575
Wendi Rose	560
Malka Arony	550
Richard Case	550
Brandt Martin	550
Erin McKee	550
Bernard Wendekier	550
Richard Harmon	500
Linda Stadler	460
Jenny Williams	460
Manon Brulotte	420
Sandra Johnson	420
Jacqueline deVooght	375
Darrell Dorey	350
Joseph Ward	338
Vivian Unger Dwyer	330
Kenneth Altizer	313
Cheryl Cook	300
Roger Johnson	300
Suzanne Powers	275
William Verbeten	275
William Gibson	250
Dawn Koger	250
Sonja Latonis	250
Steven Newton	250
David Provencher	250
Randy Stockley	250
Susan Fuldauer	230
Donald Spohn	230
Becky Cutler	220
Daniel Otto	220
Sheryl Salakas	220
Robert Cox	200
Pater Nielsen	200

**Total**  
**\$18,490**

## Third Quarter Qualifiers

Malka Arony	2,000
Robin Denham	2,000
Debbie Enstedt	2,000
Charles Hill	2,000
Leo VanDenBussche	2,000
Brandt Martin	1,000
Laurie Onasch	1,000
Rona Spano	1,000
Robin Andrade	500
Manon Brulotte	500
Amalia Busico	500
Jacqueline deVooght	500
Brenda DiSomma	500
Vivian Unger Dwyer	500
Sandra Johnson	500
Richard Meshulam	500
Nancy Rising	500
Wendi Rose	500
Sheryl Salakas	500
Linda Stadler	500
Thomas Wall	500
Bernard Wendekier	500
Darrell Dorey	500

**Total**  
**\$23,000**



PR Manager



Debbie Enstedt  
Winnipeg, MB



Category A:



Robin Andrade  
Framingham, MA

*"Years of hard work pay off. Getting groups are the easiest part of the job, but servicing them and keeping them are the most important part."*  
— Robin Andrade



Robin Denham  
Kansas City, MO

Category B:



Malka Arony  
Phoenix, AZ

*"Malka is a very dependable, reliable worker. She has been with us for 20 years and I couldn't have asked for more in a PR Rep."*  
— David Cohen, SGA



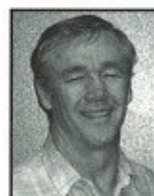
Jayne Schaefer  
Evansville, IN

Category C:



Darrell Dorey  
Riverview, NB

*"Darrell's persistence, hard work and commitment to excellence has put him where he is. He is setting a new standard for Public Relations for my Agency and AIL."*  
— Ramin Kouladji, SGA



Richard Harmon  
Birmingham, AL

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	11,474	Rick Altig
2. Malka Arony	7,223	Cohen-Hartman
3. Charles Hill	3,906	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	58,125	Rick Altig
2. Malka Arony	32,991	Cohen-Hartman
3. Richard Meshulam	20,141	Cohen-Rutt

Category A	No. Cards	SGA
1. Robin Andrade	2,609	Kevin Khadivian
2. Robin Denham	2,569	Larry Geneser
3. John Molina	2,234	Jatoft-Foti
4. Anat Cohen	2,197	Cohen-Rutt
5. Leo VanDenBussche	2,130	Rick Altig

Category A	No. Cards	SGA
1. Leo VanDenBussche	22,731	Rick Altig
2. Robin Denham	21,444	Larry Geneser
3. Wendi Rose	18,600	William Devine
4. Brenda DiSomma	16,605	Eric Giglione
5. Anthony Gentili	14,623	Joshua Chalom

Category B	No. Cards	SGA
1. Malka Arony	4,948	Cohen-Hartman
2. Jayne Schaefer	2,414	Greg Partee
3. Laurie Onasch	2,245	Joe Manone
4. Amalia Busico	1,713	Michael Busico
5. Cheryl Cook	1,592	Dennis Ishler

Category B	No. Cards	SGA
1. Malka Arony	19,559	Cohen-Hartman
2. Laurie Onasch	11,444	Joe Manone
3. Linda Stadtler	11,045	Surace-Surace
4. Sandra Johnson	10,128	Gary Bleier
5. Sheryl Salakas	9,732	Lisa D'Amico

Category C	No. Groups	SGA
1. Darrell Dorey	34	Ramin Kouladji
2. Richard Harmon	24	Dan Rubio
3. Erin McKee	20	Rick Altig
4. Vivian Unger Dwyer	19	Billy Faulkner
5. Kenneth Altizer	17	Marc Morton

Category C	No. Groups	SGA
1. Darrell Dorey	257	Ramin Kouladji
2. Susan Fuldauer	93	Mark Hancock
3. Joseph Ward	85	Larry Geneser
4. Vivian Unger Dwyer	82	Billy Faulkner
5. Erin McKee	82	Rick Altig

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

**MONETARY DONATIONS**

**AIL**

- Donated \$1,000 to the DALF (Denver Area Labor Federation) Scholarship.
- Donated \$2,500 to the AFL-CIO scholarship fund.

**William Jennings Agency**

- Donated \$200 to the IBEW Local No. 113 Labor Day Parade Committee.
- Donated \$100 to the Mark Udall for Congress fund.
- Donated \$200 to the Buffy McFadden Fund.
- Donated \$1,000 to the DALF (Denver Area Labor Federation) Scholarship.

**Patrick Shehan Agency**

- Donated \$1,000 to the UFCW Local No. 1459 charity fund.
- Donated \$2,500 to the AFL-CIO scholarship fund.

**Marc Morton Agency**

- Donated \$500 to the Columbus Franklin County AFL-CIO for the Union Workers Memorial Park.
- Donated \$500 to the West Virginia State Moose Convention for door prizes.
- Donated \$4,000 to the campaign of Sen. Jay Rockefeller, D-WV.
- Donated \$5,000 to the campaign of Maryellen O'Shaughnessy, U.S. House of Representatives.

**Altig Agency**

- Donated \$500 to the South Carolina AFL-CIO Lane Kirkland Scholarship Fund.

**Dan Rubio Agency**

- Donated a \$1,000 door prize to the Alabama AFL-CIO Labor Day Picnic.

**Chris Lafond Agency**

- Donated \$35 to the AFL-CIO Annual Golf Tournament.
- Donated \$100 to Dads Against Diabetes.
- Donated \$300 to the UFCW Local No. 271 Retirement Dinner for Rick Saalfeld.
- Donated \$300 to Labor's Salute to Gov. Johanns and the Workers Bill of Rights Dinner.
- Donated \$140 to the "Off the Record" Luncheons for Ben Nelson for Senate, Shelly Kiel for Congress, Allan Jacobsen for Congress First District, Mike Gonstal for Speaker of the House State of Iowa and Keith Endquist Candidate for the Douglas County Board.
- Donated \$6,075 in the name of OPEIU to the campaigns of Ben Nelson, Shelly Kiel and Bob Kelly.
- Donated \$100 to UFCW Local No. 22's Golf Tournament to Fight Leukemia.

**Lisa D'Amico Agency**

- Donated \$1,000 to the AFL-CIO golf outing.

**Ramin Kouladji Agency**

- Donated \$1,000 to the Leo MacKay Bursary Fund.

**Total**  
**\$29,050**

**OTHER INVOLVEMENT**

**William Jennings Agency**

- All Agents volunteered for the Labor Day Parade, ranging from selling tickets to parking cars.

**Dan Rubio Agency**

- Donated a color television for a raffle drawing at UFCW Local No. 1657's annual Regional Leukemia Fundraiser in Daytona Beach, FL.

**Zeidner-Cowan Agency**

- Donated a golf bag to the Michigan Building and Construction Trade Convention.
- Donated a golf bag to the Michigan Teamsters Joint Council No. 43 Fall Labor Seminar.

**Marc Morton Agency**

- Donated a color television to the West Virginia Credit Union League State Convention.

**Ramin Kouladji Agency**

- Supported the UA Local 56 Golf Tournament
- Supported the Sheet Metal Workers Local 409 Golf Tournament.
- Provided assistance for the National Meeting of the IBEW in Halifax, Nova Scotia.

**Jafoft-Foti Agency**

- Volunteered at the 2000 Annual "Dollars Against Diabetes" Golf Tournament



**Chris Lafond Agency**

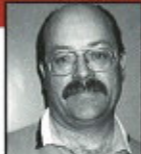

- Attended the NAPE-AFSCME Contract Rally Meeting with Gov. Johanns in Lincoln, NE.
- Participated in a labor rally for AFTRA.
- Attended Workers' Memorial Day.
- Attended Operators Local No. 571 Organizing Rally at Metro Tech Community College.
- Attended the Democratic Primary Victory Party.
- Volunteered for the Labor Kick-off for the United Way.
- Worked at the Nebraska AFL-CIO booth at the State Fair.
- Volunteered for Septemberfest opening day.
- Attended Dodge County Democrats Fundraiser for Ben Nelson for Senate.
- Attended the Douglas County Board Meeting in support of Operators Local No. 571's request for voluntary recognition to represent the employees of the Treasurers Office.



*"Until you have become really in actual fact a brother of everyone, brotherhood will not come to pass. Only by brotherhood will liberty be saved."*

— Feodor Dostoevski

**PR Founder's Contest Production**

TG Producers		No. Groups
 Darrell Dorey	 Richard Case	50
	Erin McKee	28
		25

Category A		No. Cards
 Leo VanDenBussche	 Charles Hill	8,476
	Rona Spano	7,431
		6,073

Category B		No. Cards
 Malka Arony	 Laurie Onasch	7,100
	Laurie Onasch	5,352
	Sheryl Salakas	4,838

Groups	Additional Groups	Cards	Additional Cards
Richard Case	14	Susan Fuldauer	1,850
Darrell Dorey	25	Anthony Gentili	2,016
Erin McKee	13	Charles Hill	3,716
Cards	Additional Cards	Sandra Johnson	2,001
Kenneth Altizer	1,319	Brandt Martin	2,480
Robin Andrade	2,223	Richard Meshulam	1,829
Malka Arony	3,550	Pater Nielsen	1,269
Cynthia Blumert	1,613	Laurie Onasch	2,676
Manon Brulotte	2,288	Nancy Rising	1,666
Amalia Busico	2,007	Wendi Rose	2,488
Anat Cohen	1,490	Sheryl Salakas	2,419
Cheryl Cook	1,541	Rona Spano	3,037
Becky Cutler	1,302	Linda Stadtler	2,267
Robin Denham	2,887	Leo VanDenBussche	4,238
Jacqueline deVooght	2,077	Thomas Wall	2,920
Brenda DiSomma	2,197	Bernard Wendekier	1,865
Darrell Dorey	2,282	John Wilkinson	1,425
Vivan Unger-Dwyer	1,764	Jenny Williams	1,411

# St. Croix

## Old-World Charm

## *With All The Modern Conveniences*

St. Croix's history sustained the rule of seven nations, each influencing the customs, character, language and architecture of the island. Even today, with modern conveniences, St. Croix retains an old-world charm that has vanished on many other Caribbean islands.

On the same latitude as Acapulco and Hawaii, just below the Tropic of Cancer, St. Croix is caressed by cooling tradewinds, keeping the average temperature in the mid-80s. And with just the perfect amount of rain, the ixora, hibiscus and bougainvillea stay in bloom year round. The east end of this 22-mile long island is dry, with giant cactus and yucca clusters, the middle is flat and fertile, while the west end rises to a height of 1,096 feet on Blue Mountain, culminating in a rain forest of giant mahogany, saman and tibet trees. The beaches are unique — some quiet coves and some, like Cane Bay, a world renowned dive site. Snorkeling is highly recommended with St. Croix's abundant sea life and coral reefs close to shore.

A Caribbean jewel under the U.S. flag, St. Croix is laid back, quiet, restful and what you always hoped a Caribbean island would be.

**American Income Life**  
Convention 2001, April 23-27

